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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	-	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

t 1: Identify Yourse	lf	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name		
Write the name that is	s on Michael	
	red First name	First name
example, your driver's		
license or passport).	Middle name	Middle name
Bring your picture	Staciuk	
	Last name and Suffix (Sr. Jr. II III)	Last name and Suffix (Sr., Jr., II, III)
-		
Include your married maiden names.	or	
your Social Security number or federal Individual Taxpayer	xxx-xx-8647	
	Your full name Write the name that is your government-issu picture identification (example, your driver's license or passport). Bring your picture identification to your meeting with the trust. All other names you used in the last 8 ye Include your married maiden names. Only the last 4 digits your Social Security number or federal Individual Taxpayer Identification number.	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number About Debtor 1: Michael First name Stasiuk Last name and Suffix (Sr., Jr., II, III) xxxx-xx-8647

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Case number (if known) Debtor 1 Michael J Stasiuk

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs
5.	Where you live	11605 Kenneth Avenue	If Debtor 2 lives at a different address:
		Alsip, IL 60803 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1	Michael J Stasiuk	Document	Page 3 of 59	Case number (if known)	

Par	Tell the Court About	Your E	3ankruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are			rief description of each, see go to the top of page 1 and c			C. § 342(b) for Individ	luals Filing for Bankruptcy
	choosing to file under		Chapter 7					
			Chapter 11					
			Chapter 12					
			Chapter 13					
8.	How you will pay the fee	•	about how you	attorney is submitting your pa	re paying	the fee yourself,	you may pay with casl	h, cashier's check, or money
				the fee in installments. If ye in Installments (Official For		e this option, sign	and attach the Applic	eation for Individuals to Pay
			I request that	t my fee be waived (You ma	y request			
			that applies to	uired to, waive your fee, and one of the pour family size and you are attention to Have the Chapter 7	e unable t	o pay the fee in in	stallments). If you cho	oose this option, you must fill
9.	Have you filed for bankruptcy within the last 8 years?	□ N						
	·			Eastern Dt of WI - Ch				
			District	13 dismissed 1/29/16	_ When	4/10/15	Case number	15-23575
			District		_ When		Case number	
			District		_ When		Case number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	■ N						
	affiliate?		Dahtan				Dalatianakin ta .	
			Debtor District		When		Relationship to y Case number, if	
			Debtor		_ wileli		Relationship to y	
			District		When		Case number, if	
11.	Do you rent your residence?	■ N	lo. Go to li	ne 12.				
	residence :	ПΥ	es. Has yo	ur landlord obtained an evicti	on judgm	ent against you?		
				No. Go to line 12.				
				Yes. Fill out <i>Initial Statemen</i> this bankruptcy petition.	t About a	n Eviction Judgme	<i>ent Against You</i> (Form	101A) and file it as part of

Debtor 1 Michael J Stasiuk

Document Page 4 of 59

Case number (if known)

Par	Report About Any Bu	sinesses	You Owr	as a Sole Propriet	or
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.	
		☐ Yes.	Name	and location of bus	iness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Sta	te & ZIP Code
	it to this petition.		Chec	k the appropriate bo	x to describe your business:
	·			Health Care Busir	ness (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))
				None of the above	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> <i>debtor?</i>	deadlines operation	are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriatives. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement tions, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedu J.S.C. 1116(1)(B).		
	For a definition of small	No.	I am i	not filing under Chap	oter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am t Code		11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am i	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	t 4: Report if You Own or	Have Any	Hazardo	ous Property or An	y Property That Needs Immediate Attention
14.	Do you own or have any	■ No.			
	property that poses or is alleged to pose a threat	☐ Yes.			
	of imminent and	— 103.	What is	the hazard?	
	identifiable hazard to public health or safety?				
	Or do you own any property that needs immediate attention?			diate attention is why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property?	Number, Street, City, State & Zip Code

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Debtor 1 Michael J Stasiuk

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filled for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2	(Spouse (Only in a J	Joint Case)
----------------	-----------	-------------	-------------

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-25910 Doc 1 Filed 09/14/18 Entered 09/14/18 12:45:38 Desc Main Document Page 6 of 59

Deb	otor 1 Michael J Stasiuk		Boodinion	Case number	er (if known)			
Par	t 6: Answer These Quest	ions for R	Reporting Purposes					
16.	What kind of debts do you have?	16a.		nsumer debts? Consumer debts are definal, family, or household purpose."	ined in 11 U.S.C. § 101(8) as "incurred by an			
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you ow	ve that are not consumer debts or busine	ss debts			
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7	7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and	☐ Yes.	I am filing under Chapter 7. Do expenses are paid that funds w	o you estimate that after any exempt prop will be available to distribute to unsecure	perty is excluded and administrative d creditors?			
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?		□ No					
			☐ Yes					
18.	How many Creditors do	1 -49		1 ,000-5,000	1 25,001-50,000			
	you estimate that you owe?	□ 50-99)	☐ 5001-10,000	50,001-100,000			
		☐ 100-1 ☐ 200-9		□ 10,001-25,000	☐ More than100,000			
19.	How much do you	\$0 - \$	\$50.000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion			
	estimate your assets to be worth?	□ \$50,001 - \$100,000		\$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion			
			,001 - \$500,000 ,001 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
20.	How much do you	\$0 - \$	\$50.000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion			
	estimate your liabilities to be?		001 - \$100,000	□ \$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion			
		_ ` '	,001 - \$500,000	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
		□ \$500,	,001 - \$1 million	□ \$100,000,001 - \$500 Hillion	iviole than \$50 billion			
Par	Sign Below							
For	you	I have ex	xamined this petition, and I decla	are under penalty of perjury that the infor	mation provided is true and correct.			
				I am aware that I may proceed, if eligible lief available under each chapter, and I c	e, under Chapter 7, 11,12, or 13 of title 11, hoose to proceed under Chapter 7.			
				ot pay or agree to pay someone who is no notice required by 11 U.S.C. § 342(b).	ot an attorney to help me fill out this			
		I request	t relief in accordance with the ch	napter of title 11, United States Code, spe	ecified in this petition.			
		bankrupt 1519, an	tcy case can result in fines up to nd 3571.	concealing property, or obtaining money \$250,000, or imprisonment for up to 20				
		Michae	hael J Stasiuk el J Stasiuk e of Debtor 1	Signature of Debto	or 2			
		Executed	d on September 14, 2018	Executed on	1/DD/YYYY			

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Debtor 1 Michael J Stasiuk Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Edwin	L Feld	Date	September 14, 2018	
Signature of	f Attorney for Debtor		MM / DD / YYYY	
Edwin I E	Feld 6188070			
Printed name	eiu 0100070			
Edwin L F	eld & Associates, LLC			
1 N LaSall Suite 1225				
Chicago, I	IL 60602			
Number, Street,	, City, State & ZIP Code			
Contact phone	312-263-2100	Email address		
6188070 II	L			
Bar number & S	State			

ebtor 1	Michael J Stasiuk	(
	First Name	Middle Name	Last Name
Debtor 2			
Spouse if, filing)	First Name	Middle Name	Last Name
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS
Case number			
if known)			

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	Your as	ssets
	Value o	of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$	1,540.00
1c. Copy line 63, Total of all property on Schedule A/B	\$	1,540.00
t 2: Summarize Your Liabilities		
		abilities t you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	3,000.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	38,611.00
Your total liabilities	\$	41,611.00
t 3: Summarize Your Income and Expenses		
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	5,000.00
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,685.00
t 4: Answer These Questions for Administrative and Statistical Records		
Are you filing for bankruptcy under Chapters 7, 11, or 13? ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other so	chedules.
■ Yes What kind of debt do you have?		
	1a. Copy line 55, Total real estate, from Schedule A/B	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Page 9 of 59 Case number (if known) Debtor 1 Michael J Stasiuk

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form \$ 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

2,650.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	3,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	3,000.00

Case 18-25910 Doc 1 Filed 09/14/18 Entered 09/14/18 12:45:38 Desc Main Document Page 10 of 59 Fill in this information to identify your case and this filing: Debtor 1 Michael J Stasiuk First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No □ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe.....

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

☐ Yes. Describe.....

Furnishings

page 1

\$1,000.00

Document Page 11 of 59 Case number (if known) Debtor 1 Michael J Stasiuk 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... Clothing (not marketable) Unknown Jewelrv Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,000,00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Yes..... Cash \$40.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

Official Form 106A/B Schedule A/B: Property page 2

Institution name:

■ Yes.....

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Debtor 1 Michael J Stasiuk

		17.1.	Chase Checking	\$0.00
18		or publicly traded stocks		
	■ No	investment accounts with	brokerage firms, money market accounts	
	Yes	Institution or issue	er name:	
19	Non-publicly traded st and joint venture	ock and interests in inco	rporated and unincorporated businesses, including an interest	t in an LLC, partnership,
	■ No			
	☐ Yes. Give specific inf	ormation about them Name of entity:		
20	Negotiable instruments	include personal checks, o	egotiable and non-negotiable instruments cashiers' checks, promissory notes, and money orders. transfer to someone by signing or delivering them.	
	☐ Yes. Give specific info	ormation about them Issuer name:		
21	. Retirement or pension Examples: Interests in No), 403(b), thrift savings accounts, or other pension or profit-sharing	plans
	☐ Yes. List each accour	nt separately. Type of account:	Institution name:	
22	Examples: Agreements	d deposits you have made	so that you may continue service or use from a company nt, public utilities (electric, gas, water), telecommunications compar	nies, or others
	■ No □ Yes		Institution name or individual:	
23	_	or a periodic payment of mo	oney to you, either for life or for a number of years)	
	■ No □ Yes Is:	suer name and description		
24	26 U.S.C. §§ 530(b)(1),		a qualified ABLE program, or under a qualified state tuition pro	gram.
	■ No □ YesIn:	stitution name and descript	tion. Separately file the records of any interests.11 U.S.C. § 521(c):	
25	Trusts, equitable or fu	ture interests in property	(other than anything listed in line 1), and rights or powers exe	rcisable for your benefit
	Yes. Give specific inf	ormation about them		
26			and other intellectual property ceeds from royalties and licensing agreements	
	☐ Yes. Give specific inf	formation about them		
27		and other general intangi mits, exclusive licenses, co	ibles poperative association holdings, liquor licenses, professional license	es es
	☐ Yes. Give specific inf	formation about them		
M	oney or property owed t	o you?		Current value of the portion you own?

Do not deduct secured claims or exemptions.

De	ebtor 1	Michael J Stasiuk	Document	Page 13 of 59 Case number (if known)	
	■ No	unds owed to you			
		Give specific information about the	m, including whether you alr	eady filed the returns and the tax years	
		•		,	
20	Eamily	support			
29.	Family Examp		r, spousal support, child supp	port, maintenance, divorce settlement, property	settlement
	■ No				
	☐ Yes. (Give specific information			
30.		mounts someone owes you			
	Examp	les: Unpaid wages, disability insura benefits; unpaid loans you ma		nefits, sick pay, vacation pay, workers' compe	nsation, Social Security
	■ No				
	☐ Yes.	Give specific information			
31	Interes	ts in insurance policies			
J 1.			nce; health savings account	(HSA); credit, homeowner's, or renter's insural	nce
	■ No				
	☐ Yes. I	Name the insurance company of e		D (1)	0 1 ()
		Company na	me:	Beneficiary:	Surrender or refund value:
	A ! 1		6	- 4	
32.		erest in property that is due you are the beneficiary of a living trust.		eα nsurance policy, or are currently entitled to rec	eive property because
	•	ne has died.			,
	■ No				
	⊔ Yes.	Give specific information			
22	Claims	against third parties, whother of	r not you have filed a laws	uit or made a demand for payment	
JJ.		les: Accidents, employment disput			
	■ No				
	☐ Yes.	Describe each claim			
34.	Other c	ontingent and unliquidated clair	ns of every nature, includi	ng counterclaims of the debtor and rights to	set off claims
	■ No	-	•		
	☐ Yes.	Describe each claim			
35.	Any fin	ancial assets you did not already	/ list		
	■ No		,		
	☐ Yes.	Give specific information			
				Г	
36				any entries for pages you have attached	\$40.00
	10114	at 4. Write that humber here			
Pa	rt 5: Des	cribe Any Business-Related Property	You Own or Have an Interest I	n. List any real estate in Part 1.	
27	Dayous	wn or have any legal or equitable inte	root in any hyoinese related nr	onorti/2	
_	No. Go	, , ,	rest in any business-related pr	operty:	
ı	Yes. G	o to line 38.			
					Current value of the
					portion you own? Do not deduct secured
					claims or exemptions.
38	Accour	its receivable or commissions ye	ou already earned		
	□ No		cany carriou		
	Yes.	Describe			

Document Page 14 of 59 Debtor 1 Case number (if known) Michael J Stasiuk \$500.00 work tools 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ☐ Yes. Describe..... 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No ☐ Yes. Describe..... 41. Inventory ■ No ☐ Yes. Describe..... 42. Interests in partnerships or joint ventures ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 43. Customer lists, mailing lists, or other compilations No. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? ■ No ☐ Yes. Describe..... 44. Any business-related property you did not already list ■ No ☐ Yes. Give specific information....... 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$500.00 for Part 5. Write that number here...... Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

■ No

☐ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

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Case number (if known)

Document Debtor 1 Michael J Stasiuk

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$0.00		
57.	Part 3: Total personal and household items, line 15	\$1,000.00		
58.	Part 4: Total financial assets, line 36	\$40.00		
59.	Part 5: Total business-related property, line 45	\$500.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$1,540.00	Copy personal property total	\$1,540.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$1,540.00

Official Form 106A/B Schedule A/B: Property page 6

	Ca	se 18-25910 L	000 1 Filed 09/14/1 Document		Entered 09/14/18 12:45 Page 16 of 59	5:38 D	esc Main
Fil	l in this inform	nation to identify your			Aue 10 01 59		
	ebtor 1	Michael J Stasiuk					
		First Name	Middle Name	L	ast Name		
	ebtor 2 ouse if, filing)	First Name	Middle Name	L	ast Name		
Un	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF	ILLIN	OIS		
		• ,					
	nse number						Check if this is an amended filing
O	fficial Fo	rm 106C					
S	chedule	e C: The Pro	operty You Cla	im	as Exempt		4/16
the nee	property you lis	sted on <i>Schedule A/B: F</i> d attach to this page as	Property (Official Form 106A/B)	as y	other, both are equally responsible four source, list the property that you age as necessary. On the top of an	u claim ás e	xempt. If more space is
spe any fun exe	ecific dollar am applicable stade ds—may be un emption to a pa	nount as exempt. Alter atutory limit. Some exe nlimited in dollar amo	natively, you may claim the f emptions—such as those for unt. However, if you claim ar	ull fa heal exer	ount of the exemption you claim. ir market value of the property be th aids, rights to receive certain mption of 100% of fair market val determined to exceed that amour	eing exemp benefits, ar ue under a	eted up to the amount of and tax-exempt retirement law that limits the
		y the Property You Cla	im as Exempt				
			laiming? Check one only, eve	n if vo	our spouse is filing with you.		
	_	•	nonbankruptcy exemptions.		, , ,		
	_	•	ns. 11 U.S.C. § 522(b)(2)		0.0. 3 022(0)(0)		
2		,	3 (,,,,	mnt	fill in the information below.		
۷.		on of the property and line	•	•	ount of the exemption you claim	Specific la	ws that allow exemption
		hat lists this property	portion you own			оросии и	
			Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
	Furnishings		\$1,000.00		\$1,000.00	735 ILC	S 5/12-1001(b)
	Line from Sch	nedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit		
		ot marketable)	Unknown		100%	735 ILC	S 5/12-1001(a)
	Line from een				100% of fair market value, up to any applicable statutory limit		
	Cash	nedule A/B: 16.1	\$40.00		\$40.00	735 ILC	S 5/12-1001(b)
					100% of fair market value, up to any applicable statutory limit		
	work tools	nedule A/B: 38.1	\$500.00	•	\$500.00	735 ILC	S 5/12-1001(d)
	Line nom och	.544.0 / v D. 90.1			100% of fair market value, up to any applicable statutory limit		

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Official Form 106C

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes Case 18-25910 Doc 1 Filed 09/14/18 Entered 09/14/18 12:45:38 Desc Main Page 17 of 59
Case number (if known) Document

Debtor 1 Michael J Stasiuk

		- COMMITTEE		~
Fill in this infor	rmation to identify your	case:		
Debtor 1	Michael J Stasiuk	(
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

			Document	Page 19 of	59		
Fill in	this information to identify yo	our case:					
Debtor	1 Michael J Stas	iuk					
	First Name		dle Name	Last Name			
Debtor		NA:-L	dia Nassa	Last Name			
(Spouse	if, filing) First Name	IVIIQ	dle Name	Last Name			
United	States Bankruptcy Court for th	e: NORTH	ERN DISTRICT OF IL	LINOIS			
Case r	number						
(if known						☐ Chec	ck if this is an
						amer	nded filing
)ffici	al Form 106E/F						
	edule E/F: Creditors	Who Ha	vo Uncocurad	l Claime			12/15
	equite E/F. Creditors omplete and accurate as possible.				v oreditore with NONE	DIODITY eleime Li	
he Cont	tors Who Have Claims Secured by tinuation Page to this page. If you (if known).	have no inform	nation to report in a Par				
	any creditors have priority unsec						
	No. Go to Part 2.						
	Yes						
idei pos 1. li	t all of your priority unsecured cla ntify what type of claim it is. If a clain sible, list the claims in alphabetical of more than one creditor holds a part	n has both priori order according ticular claim, list	ity and nonpriority amount to the creditor's name. If the other creditors in Par	ts, list that claim here a you have more than twrt 3.	nd show both priority an	d nonpriority amoun	ts. As much as
(FO	r an explanation of each type of clair	n, see the instru	uctions for this form in the	e instruction dooklet.)	Total claim	Priority amount	Nonpriority amount
	IL Dept of Healthcare and	d Family					
2.1	Sv		Last 4 digits of accou	ınt number	\$0.00	\$0.0	0 \$0.00
	Priority Creditor's Name Div of Child Support Enfo	orcement	When was the debt in	ncurred?			
	P.O. Box 19152 HFS 2760					_	
	Springfield, IL 62794-915		A contract of the contract of				
W	Number Street City State Zlp Code ho incurred the debt? Check one.	9		e, the claim is: Check	all that apply		
_	Debtor 1 only		Contingent				
	_		☐ Unliquidated				
	Debtor 2 only		☐ Disputed Type of PRIORITY un	and the second second			
	Debtor 1 and Debtor 2 only						
	At least one of the debtors and and		■ Domestic support o	_			
	Check if this claim is for a com	munity debt		other debts you owe the	=		
_	the claim subject to offset?			personal injury while ye	ou were intoxicated		
	■ No] Yes		Other. Specify	ecinient decess	ed (Child support	terminated)	_
_	100		I.	corpierit decease	a torma support	commateu)	

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Case number (if know)

2.2	IRS	Last 4 digits of account number	3,000.00	\$3,000.00	\$0.00
	Priority Creditor's Name PO Box 7346 Philodolphia DA 40404	When was the debt incurred?			
	Philadelphia, PA 19101 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that appl	v		
١	Who incurred the debt? Check one.	☐ Contingent	,		
ı	Debtor 1 only	_			
_	_	☐ Unliquidated			
	Debtor 2 only	Disputed			
I	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
[At least one of the debtors and another	☐ Domestic support obligations			
	☐ Check if this claim is for a community debt s the claim subject to offset?	■ Taxes and certain other debts you owe the governme□ Claims for death or personal injury while you were into			
- 1	No	☐ Other. Specify			
I	☐ Yes	Taxes			
Part 2	List All of Your NONPRIORITY Unsecu	red Claims			
	o any creditors have nonpriority unsecured claims				
	No. You have nothing to report in this part. Submit t	•			
		nis form to the court with your other schedules.			
	Yes.				
cla	aim, list the creditor separately for each claim. For ea	alphabetical order of the creditor who holds each claim ch claim listed, identify what type of claim it is. Do not list claim it is claim in Part 3.If you have more than three nonpriority unsecured	aims already include	ed in Part 1. If more	than one Part 2.
4.1	ACMC Physician Svs	Last 4 digits of account number			\$420.00
	Nonpriority Creditor's Name		_		
	c/o ICS	When was the debt incurred?			
	P.O. Box 1010 Tinley Park, IL 60477				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that a	pply		
	Who incurred the debt? Check one.	По и			
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	Unliquidated			
	Debtor 1 and Debtor 2 only	Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	_	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	•	did not	
	No	Debts to pension or profit-sharing plans, and other	similar debts		
	Yes	Other. Specify Medical Services			
4.2	Advocate Christ Medical Center Nonpriority Creditor's Name	Last 4 digits of account number	_		Unknown
	4440 W. 95th Street	When was the debt incurred?			
	Oak Lawn, IL 60453 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that a	pply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only	☐ Unliquidated			
	☐ Debtor 2 only	·			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:			
	☐ At least one of the debtors and another	Student loans			
	☐ Check if this claim is for a community debt		or divorce that	did not	
	Is the claim subject to offset?	report as priority claims		ιια ΠΟτ	
	■ No	Debts to pension or profit-sharing plans, and other	similar debts		
	☐ Yes	■ Other. Specify Medical Services			
		· · · · · · · · · · · · · · · · · · ·			

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Debtor 1 Michael J Stasiuk Case number (if know) 4.3 Anton Nickolai, Atty Last 4 digits of account number Unknown Nonpriority Creditor's Name 152 E State St When was the debt incurred? **Burlington, WI 53105** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Atty Fees ☐ Yes 4.4 AT&T Last 4 digits of account number Unknown Nonpriority Creditor's Name PO Box 6416 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Services Other. Specify 4.5 **Aurora Health Care** Last 4 digits of account number \$150.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 091700 Milwaukee, WI 53209-8700 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Services ☐ Yes

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Debtor 1 Michael J Stasiuk Case number (if know) 4.6 **Board of Directors** Last 4 digits of account number \$1.346.00 Nonpriority Creditor's Name c/o Wischhover & Vaccarello When was the debt incurred? 9959 S Roberts Rd Palos Hills, IL 60465 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Accident claim ☐ Yes 4.7 Carolyn Bryan Last 4 digits of account number \$6,131.00 Nonpriority Creditor's Name When was the debt incurred? c/o Ronald J Scaletta 166 W Washington, Suite 600 Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacktriangledown Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Accident claim ☐ Yes 4.8 Chase Last 4 digits of account number \$300.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 18223 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Bank charges

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Debtor 1 Michael J Stasiuk Case number (if know) 4.9 City of Burbank Last 4 digits of account number \$3.000.00 Nonpriority Creditor's Name 6530 W. 79th St When was the debt incurred? Burbank, IL 60459 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Fines 4.10 Comcast Last 4 digits of account number \$797.00 Nonpriority Creditor's Name P.O. Box 3001 When was the debt incurred? Southeastern, PA 19398-3002 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Services Other. Specify 4.11 Comed Last 4 digits of account number \$503.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 6111 Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Utility Service

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Debtor 1 Michael J Stasiuk Case number (if know) 4.12 **Deborah Antoszkiewicz** Last 4 digits of account number \$4.200.00 Nonpriority Creditor's Name 8205 S Lorel When was the debt incurred? 2009 Burbank, IL 60459 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Judgment ☐ Yes 4.13 **Devon Financial Services** Last 4 digits of account number \$797.00 Nonpriority Creditor's Name 6414 N. Western When was the debt incurred? Chicago, IL 60645 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Signature loan Other. Specify 4.14 **Fisher Furniture** Last 4 digits of account number Unknown Nonpriority Creditor's Name When was the debt incurred? 14424 Pulaski Rd Midlothian, IL 60445 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Unknown basis ☐ Yes

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Case number (if know)

Debioi	Wilchael J Stasiuk		
4.15	IL Dept of Revenue	Last 4 digits of account number	\$1,862.00
	Nonpriority Creditor's Name Bankruptcy Section PO Box 64338	When was the debt incurred? 2014	
	Chicago, IL 60664 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one. Debtor 1 only	☐ Contingent ☐ Unliquidated	
	Debtor 2 only	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Taxes	
4.16	IL Tollway	Last 4 digits of account number	\$2,500.00
	Nonpriority Creditor's Name 2700 Ogden Avenue Downers Grove, IL 60515	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Fines	
4.17	Lake Geneva Utility Commission	Last 4 digits of account number	\$114.00
	Nonpriority Creditor's Name PO Box 187	When was the debt incurred?	
	Lake Geneva, WI 53147 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	Contingent	
	☐ Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Utility Service	
		— Other Openiy	

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Debtor 1 Michael J Stasiuk Case number (if know) 4.18 Linda Whitney Last 4 digits of account number \$9.656.00 Nonpriority Creditor's Name c/o Walsh & Townsend LTD When was the debt incurred? 2005 205 W Randolph, Suite 1000 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Accident claim ☐ Yes 4.19 **Mercy Health** Last 4 digits of account number \$477.00 Nonpriority Creditor's Name 1100 Mineral Ave When was the debt incurred? PO Box 5003 Janesville, WI 63547 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacktriangledown Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical Services ☐ Yes 4.20 Michael & Aurelia Moloney Last 4 digits of account number \$4,444.00 Nonpriority Creditor's Name 10922 S Knox Ave When was the debt incurred? 2011 Oak Lawn, IL 60453 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Judgment

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Debtor 1 Michael J Stasiuk Case number (if know) 4.21 **NCO Portfolio Mgmt** Last 4 digits of account number \$1.414.00 Nonpriority Creditor's Name 1201 Market St, Suite 800 When was the debt incurred? Wilmington, DE 19801 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Factoring Company ☐ Yes 4.22 **Nicor** Last 4 digits of account number Unknown Nonpriority Creditor's Name PO Box 2020 When was the debt incurred? Aurora, IL 60507 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: $\hfill \square$ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Utility Service ☐ Yes 4.23 **Secretary of State** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? Safety Responsibility Section 2701 S. Dirksen Parkway Springfield, IL 62723 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Purpose Only ☐ Yes

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4.24	Village of Chicago Heights Nonpriority Creditor's Name	Last 4 digits of account number	\$250.00
	1601 Chicago Rd	When was the debt incurred?	_
	Chicago Heights, IL 60411 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Fines	
		Other. Specify	_
4.25	Village of Midlothian Nonpriority Creditor's Name	Last 4 digits of account number	\$250.00
	14801 S. Pulaski Rd Midlothian, IL 60445	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Fines	_
4.26	Webb Chevrolet	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name 9440 S Cicero Ave Oak Lawn, IL 60453	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Continued	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Notice Purpose Only	
	— 169	Other. Specify	
trying more	nis page only if you have others to be notified abo	ut your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example else, list the original creditor in Parts 1 or 2, then list the collection agency be ted in Parts 1 or 2, list the additional creditors here. If you do not have addition	ere. Similarly, if you have
		n which entry in Part 1 or Part 2 did you list the original creditor?	
	Vanagement W Devon	ine 4.13 of (Check one):	
	w Devon 1go, IL 60659	■ Part 2: Creditors with Nonpriority Unsecure	ed Claims
200		ast 4 digits of account number	

Official Form 106 E/F

Debtor 1 Michael J Stasiuk

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	Case number (if know)
	Part 2 did you list the original creditor?
Line 4.11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	■ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account num	ber
On which entry in Part 1 or I	Part 2 did you list the original creditor?
Line 4.10 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
	■ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account num	ber
	Part 2 did you list the original creditor?
Line 2.1 of (Check one):	■ Part 1: Creditors with Priority Unsecured Claims
	☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account num	ber
	Part 2 did you list the original creditor?
Line 4.9 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
	Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account num	ber
	Part 2 did you list the original creditor?
Line 4.15 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
	Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account num	ber
	Part 2 did you list the original creditor?
Line 4.24 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
	Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account num	ber
	Part 2 did you list the original creditor?
Line 4.21 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
	Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account num	ber
	Part 2 did you list the original creditor?
Line 2.1 of (Check one):	■ Part 1: Creditors with Priority Unsecured Claims
	☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account num	ber
	Line 4.11 of (Check one): Last 4 digits of account num On which entry in Part 1 or I Line 4.10 of (Check one): Last 4 digits of account num On which entry in Part 1 or I Line 2.1 of (Check one): Last 4 digits of account num On which entry in Part 1 or I Line 4.9 of (Check one): Last 4 digits of account num On which entry in Part 1 or I Line 4.15 of (Check one): Last 4 digits of account num On which entry in Part 1 or I Line 4.24 of (Check one): Last 4 digits of account num On which entry in Part 1 or I Line 4.21 of (Check one): Last 4 digits of account num On which entry in Part 1 or I Line 4.21 of (Check one):

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 3,000.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 3,000.00
T. (1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1	6f.	Student loans	6f.	\$ Total Claim 0.00
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00

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> Other. Add all other nonpriority unsecured claims. Write that amount here. 6i. 38,611.00

Total Nonpriority. Add lines 6f through 6i. 38,611.00

				1.7
Fill in this info	rmation to identify your	case:		
Debtor 1	Michael J Stasiuk	(
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the , Street, City, State and ZIP	e contract or lease Code	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			<u> </u>
	number	Street			
	City		State	ZIP Code	_
2.4	Oity		Oldic	Zii Oodc	
2.4	Name -				<u> </u>
	Name				
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				-
	Number	Street			<u> </u>
	number	Sireet			
	City		State	ZIP Code	<u> </u>
	,				

		Docume	nt Page 32 d	of 59	
Fill in this i	information to identify your o	case:			
Debtor 1	Michael J Stasiuk				
20010	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
0					
Case numb (if known)	er			☐ Check if this is ar	n
,				amended filing	•
Official	Form 106H				
	ule H: Your Code	htore		4.	045
scheat	ule n. Tour Coue	epioi 2		1;	2/15
	and case number (if known). ou have any codebtors? (If y			e as a codebtor.	
■ No □ Yes					
	in the last 8 years, have you , California, Idaho, Louisiana,			rry? (Community property states and territories includington, and Wisconsin.)	le
	Go to line 3. Did your spouse, former spou	se, or legal equivalent live	e with you at the time?		
in line 2 Form 1	2 again as a codebtor only if	that person is a guaran	itor or cosigner. Make	or if your spouse is filing with you. List the person e sure you have listed the creditor on Schedule D 06G). Use Schedule D, Schedule E/F, or Schedule	(Officia
	Column 1: Your codebtor ame, Number, Street, City, State and ZIF	² Code		Column 2: The creditor to whom you owe the Check all schedules that apply:	debt
3.1				☐ Schedule D, line	
	ame			Schedule E/F. line	
				☐ Schedule C/I , line	
	lumber Street ity	State	ZIP Code		
C	пу	State	ZIP Code		
3.2				Schedule D, line	
N	ame			Schedule E/F, line	
				☐ Schedule G, line	
	umber Street				
_	ity	State	7IP Code		

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Fill	in this information to identify your c	ease:				1				
Del	otor 1 Michael J S	tasiuk								
	otor 2 puse, if filing)				_					
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS		_					
	se number 		-			□ Ar		ed filing ent showir	ng postpetition	
0	fficial Form 106I						M / DD/ \		onowing date.	
	chedule I: Your Inc	ome				IVII	י /טט / וו	1111		12/15
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	are married and not fili ir spouse is not filing w	ng jointly, and your ith you, do not inclu	spouse ude infor	is li mat	ving with ion about	you, inc your sp	lude infor ouse. If m	rmation abou nore space is	t your needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	2 or non-f	iling spouse	
	If you have more than one job,	Empleyment status	☐ Employed				☐ Empl	oyed		
	attach a separate page with information about additional	Employment status	■ Not employed				☐ Not e	mployed		
	employers.	Occupation								
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here?				_			
Par	t 2: Give Details About Mo	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to	report for	any	line, write	\$0 in the	e space. Ir	nclude your no	on-filing
	u or your non-filing spouse have m e space, attach a separate sheet to		ombine the information	on for all	emp	loyers for	that pers	on on the	lines below. If	you need
						For Deb	tor 1		btor 2 or ing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$		0.00	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$		0.00	\$	N/A	

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Debt	or 1	Michael J Stasiuk	_		Case nu	ımber (<i>if kr</i>	nown)				
	Con	y line 4 here	4.		For D	ebtor 1	0.00		Debtor		
_	·		4.	•	Ψ		J.UU_	Ψ_		IN/A	<u>. </u>
5.	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.	all payroll deductions: Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify:	50 50 50 51 50	b. c. d. e. f.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	() () () ()	0.00 0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		N/A N/A N/A N/A N/A N/A	- - - - -
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— 6.		\$ \$		0.00			N/A	_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$		0.00	\$		N/A	_
8.		all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify: Anticipated net income Contribution from live-in girlfriend	88 88 86 86 86 86	a. b. c. d. e.	\$\$ \$\$ \$\$	(0.00 0.00 0.00 0.00 0.00 0.00	\$_ \$_ \$_ \$_		N/A N/A N/A N/A N/A N/A	- - - -
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [\$	5,000		\$_		N/	_
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	10.	\$	5,	000.00	+ \$_		N/A	= \$	5,000.00
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you refriends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	r dep						Schedu	le J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The relet that amount on the Summary of Schedules and Statistical Summary of Certains							e. 12.	\$Combi	
13.	Do y	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	1?							month	ly income

Official Form 106I Schedule I: Your Income page 2

Fill	in this informa	ition to identify yo	our case:						
	otor 1	Michael J Sta				Cł	neck if t	his is:	
	otor 2 ouse, if filing)						A su	pplement shov	ving postpetition chapter the following date:
Unit	ted States Bankr	uptcy Court for the:	NORTH	ERN DISTRICT OF IL	LINOIS		MM	/ DD / YYYY	
1	se number nown)								
0	fficial Fo	rm 106J							
		J: Your I							12/1:
info	ormation. If m		eded, atta	ch another sheet to	le are filing together, this form. On the top				
Pai	rt 1: Descr	ribe Your House	hold						
1.	■ No. Go to		n a senar	ata housahold?					
	□N	0	•		nses for Separate Hou	usehold of D	Debtor 2	2.	
2.	Do you have	e dependents?	□ No						
	Do not list D and Debtor 2		■ Yes.	Fill out this information feach dependent	•			Dependent's age	Does dependent live with you?
	Do not state dependents				Son			17	□ No ■ Yes
					Daughter			18	□ No ■ Yes
									□ No □ Yes □ No
3.		penses include f people other th	nan	No					☐ Yes
		d your depender		Yes					
Est exp	timate your ex		our bankrı	iptcy filing date unle					apter 13 case to report of the form and fill in the
the		h assistance and		government assistar luded it on <i>Schedul</i> e				Your expe	enses
4.		or home owners			ce. Include first mortga	age 4.	\$		1,630.00
	If not include	led in line 4:							
	4a. Real e	estate taxes				4a.			0.00
	•	rty, homeowner's				4b.			0.00
		maintenance, re owner's associat		ıpkeep expenses dominium dues		4c. 4d.	: —		90.00
5.				our residence. such a	s home equity loans		\$ —		0.00

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Debtor	Michael J Stasiuk	Case num	ber (if known)	
6. U t	ilities:			
6a		6a.	\$	350.00
6b	•	6b.	\$	75.00
60		6c.	\$	425.00
60		6d.	·	0.00
	od and housekeeping supplies	— _{7.}	· -	950.00
	hildcare and children's education costs		\$	60.00
	othing, laundry, and dry cleaning	9.	· -	130.00
	ersonal care products and services	10.		200.00
	edical and dental expenses	11.	·	150.00
	ansportation. Include gas, maintenance, bus or train fare.	11.	Ψ	130.00
	o not include car payments.	12.	\$	475.00
	itertainment, clubs, recreation, newspapers, magazines, and books	13.		0.00
	naritable contributions and religious donations	14.		0.00
	surance.		<u> </u>	0.00
-	onot include insurance deducted from your pay or included in lines 4 or 20.			
	a. Life insurance	15a.	\$	0.00
	b. Health insurance	15b.	·	0.00
	c. Vehicle insurance	15c.		150.00
	d. Other insurance. Specify:	15d.	·	0.00
	xes. Do not include taxes deducted from your pay or included in lines 4 or 20.	130.	Ψ	0.00
Sp	ecify:	16.	\$	0.00
	stallment or lease payments:		_	
	a. Car payments for Vehicle 1	17a.		0.00
	b. Car payments for Vehicle 2	17b.		0.00
	c. Other. Specify:	17c.	· <u> </u>	0.00
	d. Other. Specify:	17d.	\$	0.00
	our payments of alimony, maintenance, and support that you did not report as	40	c	0.00
	ducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	·	
	her payments you make to support others who do not live with you.		\$	0.00
	ecify:	19.		
	her real property expenses not included in lines 4 or 5 of this form or on Scheo			0.00
	a. Mortgages on other property	20a.		0.00
	b. Real estate taxes	20b.	·	0.00
	c. Property, homeowner's, or renter's insurance	20c.	· -	0.00
	d. Maintenance, repair, and upkeep expenses	20d.	· ·	0.00
20	e. Homeowner's association or condominium dues	20e.	*	0.00
1. Ot	her: Specify:	21.	+\$	0.00
2 6	Ilculate your monthly expenses			
	a. Add lines 4 through 21.		e	4 695 00
			\$	4,685.00
	b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		Ψ	
	c. Add line 22a and 22b. The result is your monthly expenses.		\$	4,685.00
	lculate your monthly net income.			
	a. Copy line 12 (your combined monthly income) from Schedule I.	23a.		5,000.00
23	b. Copy your monthly expenses from line 22c above.	23b.	-\$	4,685.00
23	c. Subtract your monthly expenses from your monthly income.	00	¢	315.00
	The result is your monthly net income.	23c.	\$	313.00
Fo	by you expect an increase or decrease in your expenses within the year after your example, do you expect to finish paying for your car loan within the year or do you expect your modification to the terms of your mortgage? No.			se or decrease because of a
	Yes. Explain here:			
	гоз.			

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Fill in this inforr	mation to identify your	case:				
Debtor 1	Michael J Stasiu	k				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number					Chook if this is an	
(II KIIOWII)					☐ Check if this is an amended filing	
Official Forn		an Individual	Debtor's Sch	nedules	12	/15
obtaining money years, or both. 18		n connection with a bank			tement, concealing property, o	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
■ No □ Yes. N	lame of person				kruptcy Petition Preparer's Notic n, and Signature (Official Form 1	
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.						
Michae	hael J Stasiuk el J Stasiuk ee of Debtor 1		X Signature of D	Debtor 2		

Date

Date September 14, 2018

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No							
Debtor 2 First Name	Fill	in this informa	ation to identify you	r case:			
Debtor 2 Sease-It life First Name Midde Name Last Name Debtor 2 Check if this is an amended filing	Deb	otor 1			Loot Name		
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number C	Deb	otor 2	First Name	Middle Name	Last Name		
Case number Check if this is an amended filling Official Form 107 Statement of Financial Affairs for Individuals Filling for Bankruptcy 4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question. Parts: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married Not married Debtor 1 Prior Address; Dates Debtor 1 Debtor 2 Prior Address; Dates Debtor 2 lived there 10910 S Klipatrick From-To: Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 10910 S Klipatrick From-To: Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Sources and territories include Arizona, California, Idaho, Louisiana, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income No Yes. Fill in the details. Debtor 1 Sources of Income Check all that apply. Check all that apply. Check all that apply. Check all that apply. Checked all that ap			First Name	Middle Name	Last Name		
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy ### Affairs for Ind	Uni	ted States Banl	kruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/10 Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/10 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married	Cas	se number					
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Marined Not married 2. During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 Ilved there 10910 S Kilipatrick Oak Lawn, IL 60453 2015 - 2018 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Artzona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses. including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. Sources of income Check all that apply. Check all that apply. Sources of income Check all that apply. Gross income Check all that apply. Sources of income Check all that apply. Bettor 1 Sources of income Check all that apply. Bettor 1 Sources of income Check all that apply. Bettor 2 Sources of income Check all that apply. Bettor 3 Wages, commissions, bonuses, tips							
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Part 1: Give Details About Your Marital Status and Where You Lived Before							
What is your current marital status?					this form. On the top of al	iy additional pages, write yo	ar riame and case
Married	Par	t 1: Give De	etails About Your Ma	arital Status and Where You	Lived Before		
Married	1	What is your	current marital statu	ıs?			
Not married No	••	_	oarront martar state				
2. During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there		_	- 4				
No		■ Not marri	ea				
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States and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips			•		☐ Same as Debtor	ı	
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips Debtor 2 Sources of income Check all that apply. Gross income (before deductions and exclusions) \$2,000.00 Wages, commissions, bonuses, tips		es and territorie	s include Arizona, Ca	ılifornia, Idaho, Louisiana, Ne	vada, New Mexico, Puerto R		
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Test. Fill in the details. Debtor 1 Sources of income Check all that apply. From January 1 of current year until the date you filed for bankruptcy: Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$2,000.00 Wages, commissions, bonuses, tips Debtor 2 Sources of income (before deductions and exclusions)	4.	Fill in the total	amount of income yo	ou received from all jobs and a	all businesses, including par	t-time activities.	ndar years?
Debtor 1 Sources of income Check all that apply. From January 1 of current year until the date you filed for bankruptcy: Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Sources of income (before deductions and exclusions) The provided Head of the		□ No					
Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$2,000.00		Yes. Fill i	n the details.				
Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$2,000.00				Debtor 1		Debtor 2	
exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips					Gross income		Gross income
the date you filed for bankruptcy: bonuses, tips bonuses, tips				Check all that apply.	•	Check all that apply.	`
☐ Operating a business ☐ Operating a business					\$2,000.00		
				☐ Operating a business		☐ Operating a business	

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Case number (if known) Document Debtor 1 Michael J Stasiuk

				Debtor 1					Debtor 2		
					of income that apply.	(befo	ss income ore deductions usions)	and	Sources of inc Check all that a		Gross income (before deductions and exclusions)
	last caler nuary 1 to	dar year: December :	31, 2017)	■ Wages	, commissions, tips		\$(0.00	☐ Wages, combonuses, tips	missions,	
				☐ Operat	ing a business				☐ Operating a	business	
		dar year bet December 3		■ Wages	, commissions, tips		\$(0.00	☐ Wages, combonuses, tips	missions,	
				☐ Operat	ing a business				☐ Operating a	business	
	unemploy gambling List each	ment, and ot and lottery w	her public be innings. If yo ne gross inco	enefit payme ou are filing a	me is taxable. Ex ints; pensions; rea a joint case and y ach source separa	ntal inco ou have	me; interest; c income that y	dividend ou rece	s; money collected ived together, list	ed from laws t it only once	uits; royalties; and
	00.	a.o ao	idilo:	Dahtan 4					Dahtan 0		
				Debtor 1 Sources of Describe b		each (befo	ss income from source are deductions usions)		Debtor 2 Sources of inc Describe below		Gross income (before deductions and exclusions)
Par	t 3: List	Certain Pa	yments You	Made Befo	re You Filed for	Bankru	ptcy				
6.	□ No.	Neither De individual puring the No. Yes	btor 1 nor E rimarily for a 90 days befor Go to line 7 List below a paid that cr not include o adjustmen r Debtor 2 c 90 days befor Go to line 7	Debtor 2 has a personal, fa personal, fa personal, fa personal, fa deach creditored editor. Do no payments to t on 4/01/19 or both have pre you filed	for bankruptcy, d r to whom you pa ot include payme o an attorney for t and every 3 year e primarily consi	umer de old purpo id you pa id a tota nts for de this bank rs after th umer de id you pa	ebts. Consumer ose." ay any creditor of \$6,425* or omestic supportruptcy case. hat for cases febts. ay any creditor of the case of the c	r a total more in ort obliga filed on	of \$6,425* or mone or more parations, such as coor after the date of \$600 or more.	ore? yments and thild support and adjustment?	on (8) as "incurred by a the total amount you and alimony. Also, do but.
		. 55	include pay	ments for do							include payments to
	Creditor'	s Name and	Address		Dates of payme	ent	Total amou	unt aid	Amount you still owe	Was this p	payment for

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Michael J Stasiuk Case number (if known) Debtor 1 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. **Insider's Name and Address** Dates of payment Total amount Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Total amount Amount you Reason for this payment Dates of payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο ☐ Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ☐ No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property Explain what happened **Secretary of State Driver's license suspended** \$0.00 Safety Responsibility Section 2701 S. Dirksen Parkway ☐ Property was repossessed. Springfield, IL 62723 ☐ Property was foreclosed. □ Property was garnished. Property was attached, seized or levied. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. п **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a

court-appointed receiver, a custodian, or another official?

No

☐ Yes

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Pai	t 5: List Certain Gifts and Contributions	i					
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ■ No □ Yes. Fill in the details for each gift.						
	Gifts with a total value of more than \$600 per person		Describe the gifts	Dates you gave the gifts	Value		
	Person to Whom You Gave the Gift and Address:						
14.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift or continuous process.		did you give any gifts or contributions with a totation.	al value of more than	n \$600 to any charity?		
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	otal	Describe what you contributed	Dates you contributed	Value		
Pai	t 6: List Certain Losses						
15.	Within 1 year before you filed for bankrup disaster, or gambling? No Yes. Fill in the details.	tcy o	r since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other		
	Describe the property you lost and how the loss occurred	nclud	ibe any insurance coverage for the loss e the amount that insurance has paid. List ng insurance claims on line 33 of Schedule A/B: rty.	Date of your loss	Value of property lost		
Pai	t 7: List Certain Payments or Transfers	,					
16.	consulted about seeking bankruptcy or pr	repari	lid you or anyone else acting on your behalf pay or ing a bankruptcy petition? rs, or credit counseling agencies for services require		erty to anyone you		
	□ No ■ Yes. Fill in the details.						
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	ou	Description and value of any property transferred	Date payment or transfer was made	Amount of payment		
	Edwin L Feld & Associates, LLC 1 N LaSalle Street Suite 1225 Chicago, IL 60602		Attorney Fees Total \$4000.00; \$150.00 paid prepetition	9/13/18w	\$150.00		
17.	Within 1 year before you filed for bankrupp promised to help you deal with your credit Do not include any payment or transfer that y	tors o		or transfer any prope	erty to anyone who		
	■ No □ Yes. Fill in the details.						
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment		

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Debtor 1 Michael J Stasiuk

 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do r include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. 						
	Person Who Received Transfer Address	Description and v property transfer		payme	ibe any property or ents received or debts n exchange	Date transfer was made
	Person's relationship to you					
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro		ny property to a	self-settle	d trust or similar device	of which you are a
	■ No □ Yes. Fill in the details.					
	Name of trust	Description and v	alue of the prop	perty trans	sferred	Date Transfer was made
						made
Par	t 8: List of Certain Financial Accounts, Ins	struments, Safe Deposi	t Boxes, and St	orage Unit	is	
20.	Within 1 year before you filed for bankruptc	y, were any financial ac	counts or instru	uments he	eld in your name, or for	your benefit, closed,
	sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No					
	Yes. Fill in the details.					
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	J.		Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?	year before you filed for	r bankruptcy, ar	ny safe dep		sitory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit of	or place other than your	r home within 1	year befor	re you filed for bankrup	cy?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control	for Someone Else				
	Do you hold or control any property that so for someone.		ude any propert	ty you bori	rowed from, are storing	for, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value
Par	t 10: Give Details About Environmental Info	,				
	the nurpose of Part 10, the following definiti					

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

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Case number (if known) Document

Michael J Stasiuk Debtor 1

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	hazardous material, pollutant, contaminant, or similar term.						
Rep	Report all notices, releases, and proceedings that you know about, regardless of when they occurred.						
24.	Has any governmental unit notified you that yo	ou may be liable or potentially liable	under or in violation of an environm	ental law?			
	No						
	☐ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any	y release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or admini	istrative proceeding under any envi	ronmental law? Include settlements	and orders.			
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Pa	rt 11: Give Details About Your Business or Cor	nnections to Any Business					
	Within 4 years before you filed for bankruptcy,	-	y of the following connections to an	v business?			
21.	☐ A sole proprietor or self-employed in a	•	,	y business:			
	☐ A member of a limited liability company		•				
	☐ A partner in a partnership	, (===, == =====	, (==· /				
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
	No. None of the above applies. Go to Part 12.						
	Yes. Check all that apply above and fill in		L.				
		escribe the nature of the business	Employer Identification number	ſ			
	Address (Number, Street, City, State and ZIP Code)	ame of accountant or bookkeeper	Do not include Social Security Dates business existed	number or ITIN.			
28.	Within 2 years before you filed for bankruptcy, institutions, creditors, or other parties.	did you give a financial statement t		ude all financial			
	■ No						
	Yes. Fill in the details below.						
	Name Address (Number, Street, City, State and ZIP Code)	ate Issued					

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy

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Case number (if known) Document

Debtor 1 Michael J Stasiuk

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Michael J Stasiuk			
Michael J Stasiuk		Signature of Debtor 2	
Signa	ture of Debtor 1		
Date	September 14, 2018	Date	
Did yo	u attach additional pages to Your Sta	atement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No			
☐ Yes	3		
Did yo	u pay or agree to pay someone who i	is not an attorney to help you fill out bankruptcy forms?	
No			
☐ Yes	s. Name of Person . Attach the B	Pankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - Monies paid for prepetition services needed to limit the financial burden of the firm.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$150.00

toward the flat fee, leaving a balance due of \$3,850.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

1.1	eptember 14, 2018	1 1 1 1 1 1 1 1 1 1
Signed:		
/s/ Michael	l J Stasiuk	/s/ Edwin L Feld
Michael J Stasiuk		Edwin L Feld 6188070
		Attorney for the Debtor(s)
Debtor(s)		
Do not si	gn this agreement if the amo	ounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	e Michael J Stasiuk		Case No.			
		Debtor(s)	Chapter	13		
	DISCLOSURE OF COMPE	ENSATION OF ATTOR	NEY FOR DI	EBTOR(S)		
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 201 compensation paid to me within one year before the filibe rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to		
	For legal services, I have agreed to accept		\$	4,000.00		
	Prior to the filing of this statement I have received			150.00		
	Balance Due		\$	3,850.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed com	pensation with any other person	unless they are mem	bers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compen- copy of the agreement, together with a list of the na					
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	 a. Analysis of the debtor's financial situation, and rend b. Preparation and filing of any petition, schedules, state. c. Representation of the debtor at the meeting of credit d. [Other provisions as needed] 	atement of affairs and plan which	may be required;			
6.	By agreement with the debtor(s), the above-disclosed for	ee does not include the following	service:			
		CERTIFICATION				
	I certify that the foregoing is a complete statement of arbankruptcy proceeding.	ny agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in		
S	September 14, 2018	/s/ Edwin L Feld				
	Date	Edwin L Feld 6186 Signature of Attorne Edwin L Feld & As 1 N LaSalle Street Suite 1225 Chicago, IL 60602 312-263-2100 Fas	y ssociates, LLC t			
		Name of law firm				

ACMC Physician Svs c/o ICS P.O. Box 1010 Tinley Park, IL 60477

Advocate Christ Medical Center 4440 W. 95th Street Oak Lawn, IL 60453

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Aurora Health Care PO Box 091700 Milwaukee, WI 53209-8700

Barr Management 2400 W Devon Chicago, IL 60659

Board of Directors c/o Wischhover & Vaccarello 9959 S Roberts Rd Palos Hills, IL 60465

Carolyn Bryan c/o Ronald J Scaletta 166 W Washington, Suite 600 Chicago, IL 60602

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Deborah Antoszkiewicz 8205 S Lorel Burbank, IL 60459

Devon Financial Services 6414 N. Western Chicago, IL 60645

Enhanced Recovery 8014 Bayberry Rd Jacksonville, FL 32256

Estate of Melissa Corcoran 9757 S Lawndale Ave Evergreen Park, IL 60805

Fisher Furniture 14424 Pulaski Rd Midlothian, IL 60445

ICS PO Box 1010 Tinley Park, IL 60477

IL Dept of Healthcare and Family Sv Div of Child Support Enforcement P.O. Box 19152 HFS 2766 1 Springfield, IL 62794-9152 IL Dept of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664

IL Tollway 2700 Ogden Avenue Downers Grove, IL 60515

IRS PO Box 7346 Philadelphia, PA 19101

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Village of Midlothian 14801 S. Pulaski Rd Midlothian, IL 60445

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Weltman Weinberg & Reis 180 N. LaSalle, #2400 Chicago, IL 60601

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